

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-47. (Canceled)

1                   48.   (previously presented) A computer implemented method of transferring  
2 funds from one online account to another, the method comprising the steps of:  
3                   receiving a transfer request from a first user, the transfer request including an  
4 amount of funds for transfer from a first online account associated with the first user and  
5 identification information for a recipient of the funds, the identification information including an  
6 electronic message address for the recipient;  
7                   automatically sending an electronic message to the recipient using the electronic  
8 message address, the electronic message indicating that funds are ready for transfer to the  
9 recipient;  
10                  receiving a response from the recipient accepting or rejecting the transfer of  
11 funds;  
12                  transferring said amount of funds from the first account to a second account  
13 associated with the recipient if the response indicates acceptance;  
14                  receiving credit card account information from the recipient;  
15                  establishing a connection with a server associated with the credit card account;  
16 and  
17                  transferring funds from the second account to the credit card account in response  
18 to a withdrawal request received from the recipient.

1                   49.   (previously presented) The method of claim 48, wherein the electronic  
2 message address is an e-mail address, and wherein the electronic message is an e-mail message.

1                   50.   (previously presented) The method of claim 48, wherein the electronic  
2 message address includes a user ID associated with the recipient, and wherein the step of

3 automatically sending an electronic message includes initiating an instant message session with  
4 the recipient based on the user ID.

1 51. (previously presented) The method of claim 48, wherein the response  
2 includes a request by the recipient to open an account, and wherein the method further includes  
3 the step of opening the second account for the recipient.

1 52. (previously presented) The method of claim 48, wherein the response  
2 from the recipient includes information identifying the second account.

1 53. (previously presented) The method of claim 48, wherein the transfer  
2 request further includes a request for identity confirmation, and wherein the response from the  
3 recipient includes identity information responsive to the request for identity confirmation, the  
4 method further including the steps of:

5 automatically sending the identity information to the first user; and

6 receiving from the first user an acceptance or a rejection of the identity  
7 information;

8 wherein funds are transferred only if an acceptance is received from the first user.

1 54. (previously presented) The method of claim 53, wherein the request for  
2 identity confirmation includes a query, and wherein the identity information from the recipient  
3 includes an answer to the query.

1 55. (previously presented) The method of claim 48, wherein the method is  
2 implemented in a host server, and wherein the electronic message includes a URL link to the  
3 host server.